

EASTERN WOODLANDS OFFICE OF NATIVE AMERICAN PROGRAMS

UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT



EWONAP NEWS BULLETIN JANUARY 2017



HUD's Office of Native American Programs (ONAP) administers housing and community development programs that benefit American Indian and Alaska Native Tribal governments, Tribal members, the Department of Hawaiian Home Lands, Native Hawaiians, and other Native American organizations.

For more information about ONAP funding and programs, visit the [CodeTalk website](#).

Join the EWONAP Newsletter Listserv to receive the HUD Eastern Woodlands ONAP Information Bulletins with news and events related to Indian Country, HUD ONAP, Eastern Woodlands Regional Tribes, Funding Opportunities, and Training.

The **Eastern Woodlands Office** (EWONAP) serves 66 Tribes within 16 states and 6 HUD regions. EWONAP administers over \$90 million in IHBG funds, over \$60 million in Section 184 Native American Home Mortgages, and approximately \$5 million in ICDBG funds in its region annually.

Please share with others who may be interested in the EWONAP Newsletter.

**U.S. Senate Panel Approves
BEN CARSON
for HUD Secretary**
January 24, 2017



Eastern Woodlands Region



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GREETINGS FROM THE ADMINISTRATOR

So far it has been a relatively mild winter in Chicago and I'm hoping the same for our grantees as well. This is a month of transitions from one administration to the next and from last years' reporting requirements to this year's. Roughly 30 programs submitted their APRs on or before the December 31, 2016 deadline and five requested extensions. More than half of those APRs submitted, have already been processed. However, ONAP

would like to remind grantees that since everyone knows or should know when to submit your APR, extensions should be rare and submitted only for extraordinary reasons. Lastly, always request an extension PRIOR to the due date and not after. When a grantee is late with a sub-



Mark Butterfield

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GREETINGS FROM THE ADMINISTRATOR

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mission and has not requested an extension, ONAP automatically generates a *Letter of Warning* [LOW] and may restrict your access to the LOCCS [Line of Credit Control System] system and hinder your ability to fund and execute your programs and projects. So plan ahead, prepare in advance and try not to be a Grantee with a history of requesting extensions.

Another major issue for many TDHE's is **uncollected rents**, also known as **Tenant Account Receivables or TARS**. This is a problem for every TDHE, even high performing ones, because it is our business to deal with people who by their very qualifications to get into TDHE/Tribal housing, are low-income. So the purpose of this is not to say that you should not have TARS, because everyone does, but to point out that it should be something that every Executive Director should be aware of and track every month. If a TDHE has a really large TARS rate, it says that you are either setting your rents too high or perhaps, that your Board or Tribal Council does not understand the need to collect rent. Rent payments is revenue that can and always should be used to improve or expand your affordable housing stock.

We understand, that most tribal member tenants can vote and put pressure on elected or appointed tribal officials to keep rents artificially low or to back off enforcement altogether. This must be balanced by the TDHE manager's fiduciary duty to manage housing so it benefits the maximum number of eligible applicants. Both keeping rent too low or not enforcing rent collection are problems for the TDHE managers because uncollected rents mean that the TDHE does not have the revenue it needs to operate or expand housing opportunities by; building or buying new units, or paying for all those things that tenants and the community needs; such as playgrounds, Community Buildings, professional and responsive maintenance staff, repair and maintenance equipment, grounds keeping, recreational facilities, lighting, wells, sewer or septic services etc.

Therefore, it is a good policy to review your TARs periodically to see if there is a long term systemic problem or just a smattering of tenants being unable to pay their rent for a month or two. One of the worst things that a manager can do, is to ignore the problem, which undermines the TDHE's overall ability to collect unpaid rent. This is because it may create an expectation that despite what the lease says, no one really has to worry because the TDHE never collects or evicts tenants anyway. Overcoming such attitudes can be very difficult and be very hard to combat if the culture of the entity is inconsistent.

While it is ultimately up to the TDHE/Tribe to set the levels of rent, ONAP will look to see if there is a large balance of TARs, which indicates either unrealistically high rents, which must of course never exceed 30% of Adjusted Gross Income with a ceiling of Fair Market Rent or perhaps, poor management practices leading to large TAR balances. We understand that setting rents is sometimes a difficult task because low-income tenants frequently face other financial pressures and don't always prioritize shelter first when paying their bills. With that said, continuing to work with tenants to give them realistic payment or payback plans is important, because it is always the goal to house people before resorting to harsh collection measures. This is also a reason to have a regular review of a tenant who is behind on their rent. If a tenant is so far behind that catching up on their rental obligation is unrealistic, the TDHE may be forced to write off the debt with non-program income, which is always in very short supply.

[Mark Butterfield](#), EWONAP Administrator

EWONAP REGIONAL NEWS

GET TO KNOW THE EWONAP TEAM!

Name: Abigail Matthews, Grants Management Specialist, GM Division

Years of ONAP Service: 5 1/2 years; previously worked in HUD's Office of Fair Housing and Equal Opportunity; was a Federal Career Intern at HUD headquarters prior to that.

Current Duties Include: Currently manages 14 tribes, providing technical assistance and guidance for the IHBG and ICDBG grants. This includes accountability for many of the front-end grant functions such as application review, ranking and scoring, as well as ensuring that the guidelines, policies and reporting requirements are followed.

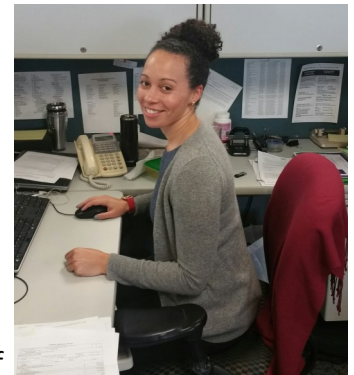
Recent Project: Last year, Abigail began managing two Veterans Affairs Supportive Housing Program grants (VASH), which is a collaborative program between HUD and U.S. Department of Veteran Affairs (VA) that combines HUD housing vouchers with VA supportive services to help Veterans who are homeless and their families find and sustain permanent housing. Because the Program is fairly new, it presents an opportunity for Abigail to learn additional skills and to assist a unique population. She says VA staff members have been extremely helpful and it has been exciting to learn about their work. As the Program continues to unfold, there have also been some unforeseen challenges, such as addressing certain geographic realities that can hinder the Program's ability to recruit participants in some of the more remote areas. Overall, Abigail has found VASH to be great learning experience and is excited to continue this work.

Best Part of Her Job: "Visiting the tribes to provide technical assistance is always enlightening and very fulfilling." Abigail also expressed that seeing the projects come to life firsthand and talking with tribes regarding their successes and challenges, gives the work deeper meaning.

Ongoing Challenge/Pet Peeve: In general, Abigail wishes HUD's transition to a completely paperless organization would be fast tracked, thus making the life of a Grants Management Specialist less cumbersome. Shockingly, there are still many old schoolers who—despite constant encouragement—insist on sharing paper copies instead of providing the preferred electronic submission (Please. Stop!).

What Inspires Her to Do This Type of Work: The role of the Grants Management Specialist allows Abigail to integrate her sociology background. She holds a Master's degree in Sociology with a focus in Race, Ethnicity and Gender and uses these skills to add value to the job. Additionally, assisting low-income communities with their housing and development needs is an area of personal commitment for Abigail and her current role provides many opportunities to carry out this work.

Abigail can be contacted at: Abigail.L.Matthews@hud.gov



SHARE YOUR GOOD NEWS!

Please send your accomplishments, press releases, events, news, and project photos to our Administrator Advisor:

Kimberly McMorris at Kimberly.N.McMorris@hud.gov

Help us illustrate the value of NAHASDA and the need for it in Indian Country!

INDIAN COUNTY NEWS

HUD RELEASES COMPREHENSIVE ASSESSMENT OF HOUSING NEEDS OF AMERICAN INDIANS AND ALASKA NATIVES

HOUSING CONDITIONS FOUND SUBSTANTIALLY WORSE FOR AMERICAN INDIAN HOUSEHOLDS

American Indian tribes are building more housing units after enactment of the *Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA)* but housing conditions are substantially worse among American Indian households than other U.S. households. These are some of the findings of three new comprehensive reports of tribal housing needs released today by the U.S. Department of Housing and Urban Development (HUD) and the Urban Institute. Congress asked HUD to conduct an Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs in 2009. The Urban Institute led the study and HUD is releasing three new reports today:

[*Housing Needs of American Indians and Alaska Natives in Tribal Areas*](#)

[*Mortgage Lending on Tribal Land*](#)

[*Housing Needs of American Indians and Alaska Natives in Urban Areas*](#)

[Click here](#) for more information.

TRIBAL INTERGOVERNMENTAL ADVISORY COMMITTEE

HUD has established its first Tribal Intergovernmental Advisory Committee. The Committee will facilitate intergovernmental communication between HUD and tribal leaders on all HUD programs, make recommendations regarding current program regulations, advise HUD on American Indian and Alaska Native housing priorities, and strengthen capacity building opportunities. We invite you to refer to the [attached notice](#) for detailed instructions on how to submit nominations for Committee membership, which can be sent electronically or by mail. **Nominations must be submitted by February 21, 2017.**

FINAL RULE PUBLISHED 24 CFR PART 1000

[**Final Rule Published! 24 CFR Part 1000 Revisions to the Indian Housing Block Grant Program Formula**](#)

Published in the Federal Register, this final rule revises the Indian Housing Block Grant (IHBG) Program allocation formula authorized by section 302 of NAHASDA. Through the IHBG Program, HUD provides federal housing assistance for Indian tribes in a manner that recognizes the right of Indian self-determination and tribal self-government. HUD negotiated this final rule with active tribal participation and using the procedures of the Negotiated Rulemaking Act of 1990. The regulatory changes reflect the consensus decisions reached by HUD and the tribal representatives on ways to improve and clarify the current regulations governing the IHBG Program formula. The new regulation will take effect for the fiscal year 2018 IHBG allocations.

SECTION 184 INDIAN HOUSING LOAN GUARANTEE PROGRAM

Effective December 1, 2016, the new annual premium of 0.25 percent of the remaining loan balance will apply to all new loan guarantees, including refinances. The Section 184 Indian Housing Loan Guarantee program (Section 184 program) is a home mortgage program specifically designed for American Indian and Alaska Native families, Alaska villages, tribes, or tribally designated housing entities. Effective December 1, 2016 the new annual premium of 0.25 percent of the remaining loan balance will apply to all new loan guarantees, including refinances. [Click here](#) for more information.

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TRAINING AND CONFERENCES

TRAINING/EVENT	WHEN AND WHERE	DESCRIPTION AND REGISTRATION
Whatever You'd Like	When You'd Like It	<p>FREE Technical Assistance is available to you through EWONAP!</p> <ul style="list-style-type: none"> • New Executive Director Training • Self-Monitoring. • Board of Commissioners Training • Financial Management • Accounting for Grants Management • Construction Management • Development Project Planning and Management • Policies and Procedures Update Workshop <p>Contact Mary White at Mary.White@hud.gov or 312.913.8762</p>

OTHER RESOURCES

- The Resource Recycling Conference, in partnership with the National Recycling Coalition, is the must-attend conference for the recycling industry's most influential policy leaders, CEOs and government officials. The conference, now entering its seventh year, is your opportunity to network with clients, prospective partners, vendors and top materials management decision-makers all in one location, saving you precious time and travel expenses. The conference's lineup of education sessions will offer attendees the latest on materials processing trends, tactics to boost diversion rates, legislative talking points, market analysis and much more.



- Dear Federal and Community Partners:

Are you tackling issues in your community around how to engage families in your schools? How can you create authentic partnerships to support your families? How can you deepen these essential partnerships? The U.S. Department of Education's Place Based Initiative Pilot Team, Office of Innovation and Improvement(OII) and Performance Partnership Pilot Team, Office Career Technical, and Adult Education (OCTAE) are excited to share a recently released resource titled **Family and School Partnership**, http://www.jff.org/sites/default/files/initiatives/files/Family-School%20Partnership-010517.FINAL_.pdf that is focused on building and improving these valuable relationships. Educators are increasingly aware that schools alone cannot raise student achievement and research has demonstrated that family involvement is one of the strongest predictors of school success. Many schools and districts are pursuing strategies to deepen their relationships with families and communities to improve student outcomes. Simply put, students are more successful in school and life when their families are engaged in their education. This document highlights the importance of family engagement and family-school partnerships. It provides schools and their partners with an jumping off point with an overview of key research, best practices, and funding sources, as well as profiles of how two communities are working to improve family engagement. These efforts incorporate a variety of strategies for schools to employ to welcome and work with families, and for educators and families to use to collaborate effectively. The document also identifies resources to inform and support local action on building effective family-school partnerships.

Do you have a story you'd like to share? We would also like feedback on this tool. We would love to hear from your stories. Contact Tara Smith at tsmith@jff.org.

- **BIA Releases Contract Guide for Mortgage Lending:** The U. S. Department of the Interior Bureau of Indian Affairs has released its [Contract for Mortgage lenders](#), which is prepared for the specific purpose of supporting the lending process in Indian Country. Mortgage production proceeds in four phases: origination, processing, underwriting and closing. However, before the application process begins lending officers taking applications from prospective borrowers should use this guide to ensure the appropriate office of the Bureau of Indian Affairs (BIA) is involved and the correct processing codes are included on all mortgage applications and in all phases of the process. Using this guide will expedite the lending process in Indian Country.
- **On the Road to Reuse: Residential Demolition Bid Specification Development Tool:** The US EPA has completed its report on residential demolition practices that would be instructive to communities on best practices related to residential demolitions. This report identifies environmentally sensitive activities of residential demolition from pre-planning to site rehabilitation. [Download the tool here](#).
- **HUD USER's New Consumer's Guide to Energy-Efficient and Healthy Homes:** The Guide is a new section of HUD's Office of Policy Development and Research's website that provides concise descriptions in an easy-to-navigate format. For the full guide, [click here](#).

FUNDING ANNOUNCEMENTS FOR TRIBES/TRIBAL ENTITIES

Grants.gov website lists Open Grant Opportunities for which Federally Recognized Indian Tribal Governments and/or Native American Tribal organizations are eligible to apply. For the complete list, visit <http://www.grants.gov/web/grants/search-grants.html> and filter under Eligibility.

SOURCE	DEADLINE	DETAILS AND LINKS
Energy Efficiency and Clean Energy on Indian Lands, U.S. Department on Interior Bureau Indian Affairs/Office of Indian Energy and Economic Development	February 7, 2017	Up to \$6 million to install energy efficiency measures and deploy clean energy systems on Indian lands and to help build the knowledge, skills, and resources needed to implement those energy solutions. Eligible applicants incl. Indian tribes (including Alaska Native Regional Corporations and Village Corporations) and Tribal Energy Resource Development Organizations to: Install energy efficiency measures and clean energy systems on tribal buildings; and/or Deploy clean energy systems on a community-scale. An eligible "Indian Tribe" (including Alaska Native villages) must be federally recognized as listed in Indian Entities Recognized and Eligible to Receive Services from the US Bureau of Indian Affairs.
U.S. Department of Homeland Security (DHS)/Federal Emergency Management Agency (FEMA) Tribal Grants Available for Community Coordinated Terrorist Attack Preparation	February 14, 2017	Federally recognized tribal governments can apply to help prepare communities for Complex Coordinated Terrorist Attacks (CCTA). Grants are designed to support development of a "whole community" approach by working with surrounding jurisdictions in response to terrorist events. For more info., click here or see Links below. CCTA Program FAQs CCTA Program Fact Sheet Program to Prepare for Complex Coordinated Terrorist Attacks
Environmental Work Force Development & Job Training Grant Program, U.S. Environmental Protection Agency (EPA)	February 24, 2017	Government entities; Indian Tribes; and nonprofit organizations are eligible to apply for this EPA program to train unemployed and under-employed residents of communities impacted by a variety of waste facilities, blighted properties, contaminated sites, and other environmental issues, for environmental jobs that contractors may otherwise fill from outside the affected community. More at: https://www.epa.gov/sites/production/files/2016-12/documents/17-01.pdf
Community Connect Grants, US Department of Agriculture (USDA)	March 13, 2017	This program helps fund broadband deployment into rural communities where it is not yet economically viable for private sector providers to deliver service. Federally recognized tribes in Rural areas that lack any existing broadband speed of at least 4 Mbps downstream and 1 Mbps upstream are eligible. More at https://www.rd.usda.gov/programs-services/community-connect-grants View the Webinar flyer (PDF) and Webinar Presentation Sides (PDF) .
U. S. Department of Economic Development (EDA)	Open	The Economic Development Administration's (EDA's) mission is to lead the Federal economic development agenda by promoting innovation and competitiveness, preparing American regions for economic growth and success in the worldwide economy. EDA fulfills this mission through strategic investments and partnerships that create the regional economic ecosystems required to foster globally competitive regions throughout the United States. Click here for more information.
U.S. Department of Interior/ Bureau of Indian Affairs (BIA)	Open	BIA is offering assistance in obtaining financing from private sources to promote business development initiatives that contribute to the economy of the reservation or service area. For more information, call 202-219-0740 or visit http://www.bia.gov/WhoWeAre/AS-IA/IJED/DCI/index.htm .
U. S. Department of Agriculture (USDA)/Rural Development	Open	USDA is Seeking Water Applications for 2016! The program provides loans and grants for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in rural areas with a population of 10,000 or less. Click here fore more information.

[The Section 184 Indian Home Loan Guarantee Program](#) is a home mortgage specifically



designed for American Indian and Alaska Native families, Alaska Villages, Tribes, or Tribally Designated Housing Entities. Section 184 loans can be used both on and off native lands for new construction, rehab, the purchase of an existing home, or for refinancing.

Section 184 is synonymous with home ownership in Indian Country. As of March 2016, the Section 184 program has guaranteed over 33,728 loans, which represents over \$5.4 billion dollars in guaranteed funds.

Within the Eastern Woodlands region, over 3,938 loans have been made bringing \$565 million in private capital directly to Tribal Members. Tribes and TDHEs can also use Section 184 loans to achieve their housing development goals. Some benefits include:

- Low residential mortgage interest rates
- Lower monthly fees than standard PMI
- One time loan guarantee fee (1.5%)
- May utilize up to 15% of loan funds for site infrastructure costs
- Low down payment
- No household income restrictions
- Buy, Rehab, Refi or Build
- Finance up to 20 units at a time.

For a list of Approved 184 Lenders, [click here](#). For a map of eligible states and counties, [click here](#).

If you are interested in becoming an approved 184 lender, contact Michael.T.Thorpe@hud.gov.

[HUD ONAP Title VI Loan Guarantee Program](#) Title

VI loans enable Indian Housing Block Grant recipients to leverage up to 5 times their IHBG 'Need' funding to finance affordable housing development by pledging future IHBG grant funds as security for repayment of the loan. A private lender provides the financing and HUD provides the guarantee to the lender. To visit the Title VI website, [click here](#). ONAP's Office of Loan Guarantee has advised that Title VI loans are limited this fiscal year, so the first funded loans will go to applicants whose loan package is the most complete first. For more information on the Section 184 or Title VI Program, contact Kimberly McMorris, at Kimberly.N.McMorris@hud.gov or 312.913.8626. Here are some examples of how regional Tribes have utilized Title VI:



MOWA Choctaw HA	Construction of 12-15 lease to purchase homes.
Iswa Development Corp.	Construction of 65 Single Family homes, 25 cottages and 30 multifamily units.
Aroostook Band of Micmac	Construction of 17 units in two communities.
Pleasant Point Passamaquoddy	Construction funding for 28 rental homes and the community center, leveraging LIHTCs.
Pleasant Point Passamaquoddy	Construction of 9 units of low income rentals. Leveraged USDA, ARRA and private grants.
White Earth Reservation HA	Refinancing of 3 different loans used to fund equity in 2 LIHTC projects.
Lac Courte Oreilles HA	Construction of 20 multifamily units.
Ho-Chunk Housing & CDA	Construction of 36 units of multifamily housing, including 4 units of transitional housing.
Red Lake Reservation HA	Construction of 45 units of homeownership units.
Lumbee Tribe	Construction of 50 unit LIHTC project for Elders.



Developing a New Project?

Revising your Policies and Procedures?

Reassessing Long Term Goals?

Let ONAP Help!

Free Technical Assistance

**HUD ONAP OFFERS
FREE SPECIALIZED TRAINING
AND TECHNICAL ASSISTANCE
FOR TRIBAL AND TDHE
GRANTEES**

How Does It Work?

EWONAP Staff or consultants will develop materials tailored to meet your individual needs.

We can work one-on-one or train in small groups.

Training and Technical Assistance can be done remotely or on-site.

Training and TA available on:

- Construction Management
- Financial Management
- Governance
- Grant Administration
- Green & Healthy Homes
- Home Buyer Education
- Leverage Financing
- Maintenance
- Needs Assessments
- Occupancy & Eligibility
- Organizational Structure
- Procurement
- Strategic Planning
- Or customize your own!



For more information, please contact ►►►

Mary White, Grants Management Specialist

HUD, Eastern Woodlands

Office of Native American Programs

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USEFUL LINKS

HUD ONAP CodeTalk website	Grants.gov
EWONAP website	Federal Register Today
HUD Indian Housing Block Grant	White House Native Americans Resources Page
HUD Indian Community Development Block Grant	DOT Tribal Transportation Program
HUD Section 184 Home Loan Guarantee	Safe Drinking Water and Basic Sanitation Task Force
HUD Title VI Loan Guarantee	Asset Building for Native Communities
HUD Healthy Homes	Center for American Indian Economic Development
HUD ROSS Grant	Native American Contractors Association
HUD's Office of Sustainable Housing	National Congress of American Indians
HUD PIH Environmental Resources	National American Indian Housing Council
HUD PIH Notices to Tribes and TDHEs	DOE Tribal Energy Program
HHS Residential Energy Assistance Challenge Program	DOE Weatherization Grants
HHS Low Income Housing Energy Assistance Program	DOE Federal Energy Management Program
DSIRE - Energy Efficiency Incentives	EPA Tribal Grants
USDA Rural Development Grants	Small Business Administration Loans
Army Corp of Engineers Tribal Resources	CDFI Native American Initiatives
VA Native Health Services	VA Native American Direct Loan
Economic Development Administration	BIA Housing Improvement Program
GLIHA	MAST
USET	GLITC

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